

UNITED STATES BANKRUPTCY COURT  
EASTERN DIVISION OF MICHIGAN  
SOUTHERN DIVISION

In the Matter of:

Nova A. Bullock

Debtor(s).

Chapter 13  
Case# 15-46937  
JUDGE Maria Oxholm

Nova A. Bullock  
1541 Wingate Blvd. Bldg. 18  
Ypsilanti, MI 48198  
XXX-XX-7842

**NOTICE OF PROPOSED  
POST-CONFIRMATION PLAN MODIFICATION**

The Debtor has filed papers with the Court to modify her confirmed Chapter 13 Plan.

The Debtor proposes to modify her confirmed Plan pursuant to L.B.R. 3015-2(b) as follows:

- The Debtor wants to modify her confirmed Chapter 13 Plan by reducing her ongoing monthly Chapter 13 payments from \$204.35 weekly to \$129.00 weekly until August 1, 2017. Further, the Debtor wants the Trustee to return to the Debtor \$600.00 of the money the Debtor has paid into the Plan, and any money that the Trustee receives in excess of the \$50.00 a week May 25, 2017 through August 1, 2017.

The reason(s) for the sought after modification(s) is as follows:

- The Debtor had surgery on or about March 28, 2017, and currently isn't working. She is not expected to go back to work until July 28, 2017. Currently, she is only receiving a short term disability insurance payment after taxes in the amount of \$535 weekly. This is an approximate \$75 a week reduction in income. So for approximately 7 weeks the Debtor has had an approximate \$75 a week reduction in monthly income [totaling about \$600]. This shortage has caused the Debtor to fall behind on monthly bills. The Debtor currently has a pay history into the plan over 200 percent.

That this proposed modification has the following impact on the classes of creditors being paid by the Trustee as follows:

- a. Class One Trustee Claims - Will not be effected as funds will be available.

b. Class Two Administrative Claims - Will not be effected as funds will be available.

c. Class Three – Secured Claims to Be Stripped from the Collateral and Treated as Unsecured Claims to be Paid by the Trustee - Will not be effected as there are none.

d. Class Four Secured Claims on Which the Last Contractual Date is Due Beyond the Length of the Plan - Will not be effected as there are none.

e. Class Five Secured Claims in which the Last Contractual Payment will become Due Within the Plan Duration - will not be effected as there are none.

f. Class Six Executory Contracts and/or Lease - Will not be effected as there are none.

g. Class Seven Priority Unsecured Claims - Will not be effected as there are none.

h. Class Eight Separately Classified Unsecured Claims – Will not be effected as there are none.

i. Class Nine General Unsecured Claims – will not be effected. The Debtor currently has over a two hundred percent pay history.

In all other respects, the Order Confirming Plan referred to above shall remain in full force and effect.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one).**

If you do not want the Court to allow the Proposed Post-Confirmation Plan Modification, or if you want the Court to consider your views on the Corrected Proposed Post-Confirmation Plan Modification, within twenty (21) days from the date of service of the motion, you or your attorney must:

1. File with the Court a written response or an answer, explaining your position at:<sup>1</sup>

**United States Bankruptcy Court  
211 West Fort Street, Suite 2100  
Detroit, Michigan 48226**

If you mail your response to the Court for filing, you must also mail it early enough so the Court will receive it within the above-stated time period.

---

<sup>1</sup>Response or answer must comply with F.R. Civ.P.8(b)(c) and (e)

Mail a copy to:

Tammy Terry  
Chapter 13 Trustee  
535 Griswold Street, Suite 2100  
Detroit MI 48226

Thomas Paluchniak  
Babut Law Offices, P.L.L.C.  
700 Towner St.  
Ypsilanti MI 48198

2. If a response or answer is timely and served, the clerk will schedule a hearing on the motion and you will be served, the clerk will schedule a hearing on the motion and you will be served with a notice of the date, time and location of the hearing.

**If you or your attorney do not take these steps, the Court may decide that you do not oppose the relief sought in the notice and may allow the modification.**

**Dated: May 25 2017**

/s/ Thomas Paluchniak  
Thomas Paluchniak (P70284)  
Babut Law Offices, P.L.L.C.  
700 Towner Street  
Ypsilanti, MI 48198  
734-485-7000  
tpaluchniak@babutlaw.com

UNITED STATES BANKRUPTCY COURT  
EASTERN DIVISION OF MICHIGAN  
SOUTHERN DIVISION

In the Matter of:

Nova A. Bullock

Debtor(s).

Chapter 13  
Case# 15-46937  
JUDGE Maria Oxholm

Nova A. Bullock  
1541 Wingate Blvd. Bldg. 18  
Ypsilanti, MI 48198  
XXX-XX-7842

/

**Order Granting Proposed Chapter  
13 Plan Modification**

This matter having come before the Court on the Debtors' proposed Plan modification; no parties having objected, and the Court being duly informed:

**IT IS ORDERED** the Debtor's ongoing monthly Chapter 13 payments shall be reduced from \$204.35 weekly to \$129.00 weekly until August 1, 2017.

**IT IS ORDERED** that the Chapter 13 Trustee shall return to the Debtor \$600.00 of the money the Debtor has paid into the Plan as soon as the Trustee may reasonably do so.

**IT IS ORDERED** that from May 25, 2017, through August 1, 2017, the Trustee shall return to the Debtor, as soon as reasonably possible, any money the Trustee receives in excess of \$50.00 a week.

**Exhibit A**

DEARBORN DISABILITY SERVICE CENTER  
P.O. BOX 4479  
DEARBORN, MI 48126  
1-800-572-1581

1 of 1

DATE: 04/13/2017

00505

INSURED: NOVA BULLOCK  
CLAIMANT: NOVA BULLOCK  
GROUP NO: 145478 001H1324  
GROUP NAME: FORD MOTOR COMPANY

## EXPLANATION OF BENEFITS

**FOR INQUIRIES:**

DEARBORN DISABILITY SERVICE CENTER  
P.O. BOX 4479  
DEARBORN, MI 48126  
1-800-572-1581

\*\*\*\*\* ALL FOR AADC 481  
103 1 AB 0.403  
NOVA BULLOCK  
PO BOX 971022  
YPSILANTI MI 48197-0148

If your employer pays any part of the premium for this coverage or if premiums are paid with your pre-tax dollars, Federal law requires that Social Security and/or Medicare tax be paid on sick pay received during the first six months of disability. We have deducted the employee share if applicable. Contributions must also be made by the employer. For more specific information regarding this law or its consequences consult your employer, attorney, or tax consultant.

Claim No: ST00312815

Incurred Date: 3/28/2017

Check Number: 0001446984

Send Out Code: E

Note: If there are any questions on this claim, please call or write to the claims department and refer to your Claim Number.

DI4RC6

DEARBORN DISABILITY SERVICE CENTER  
P.O. BOX 4479  
DEARBORN, MI 48126  
1-800-572-1581

DATE: 04/06/2017

88530

INSURED: NOVA BULLOCK  
CLAIMANT: NOVA BULLOCK  
GROUP NO: 145478 001H1324  
GROUP NAME: FORD MOTOR COMPANY

## EXPLANATION OF BENEFITS

\*\*\*\*\* MIXED AADC 481  
1114 1 MB 0-423  
NOVA BULLOCK  
PO BOX 971022  
YPSILANTI MI 48197-0148

**FOR INQUIRIES:**

DEARBORN DISABILITY SERVICE CENTER  
P.O. BOX 4479  
DEARBORN, MI 48126  
1-800-572-1581

If your employer pays any part of the premium for this coverage or if premiums are paid with your pre-tax dollars, Federal law requires that Social Security and/or Medicare tax be paid on sick pay received during the first six months of disability. We have deducted the employee share if applicable. Contributions must also be made by the employer. For more specific information regarding this law or its consequences consult your employer, attorney, or tax consultant.

Claim No: ST000312815      Incurred Date: 3/28/2017      Check Number: 0001444908      Send Out Code: E

Note: If there are any questions on this claim, please call or write to the claims department and refer to your Claim Number.

Send Out Code: E

DESCRIPTION	AMOUNT
BENEFIT PAID from 3/31/2017 thru 4/06/2017	\$700.00
GROUP SHORT TERM DISABILITY BENEFIT	\$43.00
FED TAX	\$10.15
MCR TAX	\$43.40
SS TAX	\$29.75
STATE TAX MI	\$204.35
AMOUNT TO ALTERNATE PAYEE (\$)	
<b>TOTAL:</b>	<b>\$369.35</b>

BSS  
Bancroft Software Specialists

13Network

LAW OFFICES OF WILLIAM C. BABUT

Case Query

PROFILE | PARTIES | PAY SCHEDULES | PAYEES | FINANCIALS | PAYEES | FINANCIALS | PLAN CALC.1 | MATTERS |

15-46937-MLO Nova A. Bullock (XXXX-XX-7842)

Trusted: Tammy L. Terry

The data on these pages has not been audited and is provided for general information only.  
13 5/2016 \$286.44  
14 6/2016 \$286.44  
15 7/2016 \$358.05  
16 8/2016 \$286.44  
17 9/2016 \$358.05  
18 10/2016 \$286.44  
19 11/2016 \$817.40  
20 12/2016 \$1,021.75  
21 1/2017 \$817.40  
22 2/2017 \$817.40  
23 3/2017 \$1,430.45  
24 4/2017 \$817.40  
25 5/2017 \$613.05

Total Delinquent Amount: (\$9,728.34)

Recently Accessed Cases: 15-46937

9/24/2015 (was passed) 1;

10/9/2015

Case Status: Active, Open Case

Bar Date( ): 9/24/2015

Confirmed: 10/9/2015

Case Status: Active, Open Case

(\$10,002.99)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

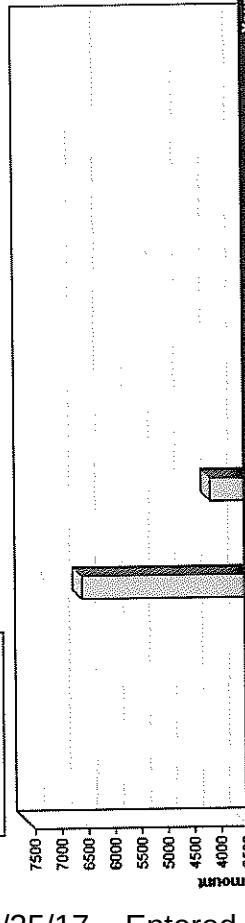
(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

(\$10,146.21)

## Payments Expected vs Payments Received

 Received Payments  
 Expected Payments


Your Chapter 13 Information Management System